

**VIST FINANCIAL CORP.**

	CPP Disbursement Date 12/19/2008	RSSD (Holding Company) 1136139	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,406	\$1,415	0.6%		
Loans	\$1,026	\$963	-6.2%		
Construction & development	\$87	\$64	-25.6%		
Closed-end 1-4 family residential	\$183	\$148	-19.0%		
Home equity	\$94	\$90	-3.8%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-48.1%		
Commercial & Industrial	\$100	\$108	7.6%		
Commercial real estate	\$447	\$434	-2.9%		
Unused commitments	\$212	\$209	-1.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$232	\$331	42.5%		
Asset-backed securities	\$0	\$0	-38.6%		
Other securities	\$47	\$44	-6.1%		
Cash & balances due	\$16	\$23	38.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$14	\$14	-3.0%		
Open-end HELOC originated for sale (quarter)	\$8	\$3	-61.0%		
Closed-end mortgage originations sold (quarter)	\$14	\$12	-12.3%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,288	\$1,302	1.0%		
Deposits	\$1,167	\$1,193	2.3%		
Total other borrowings	\$117	\$103	-11.5%		
FHLB advances	\$10	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$118	\$113	-4.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$5	NA		
Performance Ratios					
Tier 1 leverage ratio	6.8%	7.2%	--		
Tier 1 risk based capital ratio	9.3%	10.9%	--		
Total risk based capital ratio	10.5%	12.2%	--		
Return on equity <sup>1</sup>	5.9%	-68.2%	--		
Return on assets <sup>1</sup>	0.5%	-5.7%	--		
Net interest margin <sup>1</sup>	3.5%	3.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	46.4%	33.2%	--		
Loss provision to net charge-offs (qtr)	122.2%	67.8%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.7%	1.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	14.3%	30.4%	0.0%	0.4%	--
Closed-end 1-4 family residential	3.9%	6.0%	0.8%	0.2%	--
Home equity	1.2%	2.7%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	1.3%	0.3%	0.5%	0.2%	--
Commercial & Industrial	2.0%	2.2%	0.1%	0.5%	--
Commercial real estate	1.5%	1.5%	0.0%	0.2%	--
Total loans	3.1%	4.4%	0.2%	0.5%	--